



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

VERONICA KNEPP,

Plaintiff,

v.

EDUCATIONAL FINANCIAL SERVICES, A
DIVISION OF WELLS FARGO BANK, N.A.

Defendant.

In re:

VERONICA KNEPP,

Debtor.

Order Filed on April 3, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter 7

Case No. 11-02269
Adv. No. 18-01389

Hon. Vincent F. Papalia

ORDER DENYING PLAINTIFF'S MOTION FOR INDICATIVE RULING

The relief set forth on the following page is **ORDERED**.

DATED: April 3, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Upon the motion of Plaintiff Veronica Knepp (“Plaintiff”), for Indicative Ruling [ECF # 59, 60, 61]; and where the Defendant Education Financial Services, a Division of Wells Fargo Bank, N.A. (“Wells Fargo”) interposed opposition to the Motion for Indicative Ruling (the “Opposition”) [ECF # 65]; and where Plaintiff filed a Response to the Opposition (the “Response”) [ECF # 68]; and where a hearing took place on the Motion for Indicative Ruling on March 19, 2019 (the “Hearing”); and after having reviewed the Motion for Indicative Ruling, the Opposition, the Response, and the oral arguments made by counsel for the Wells Fargo and Plaintiff at the Hearing and the entire record herein, the Court rendered a decision on the record (the “Decision”) [ECF # 71]; for the reasons set forth in the Decision, it is hereby ORDERED:

1. The Motion for Indicative Ruling is denied.